

# Commerce General Architecture

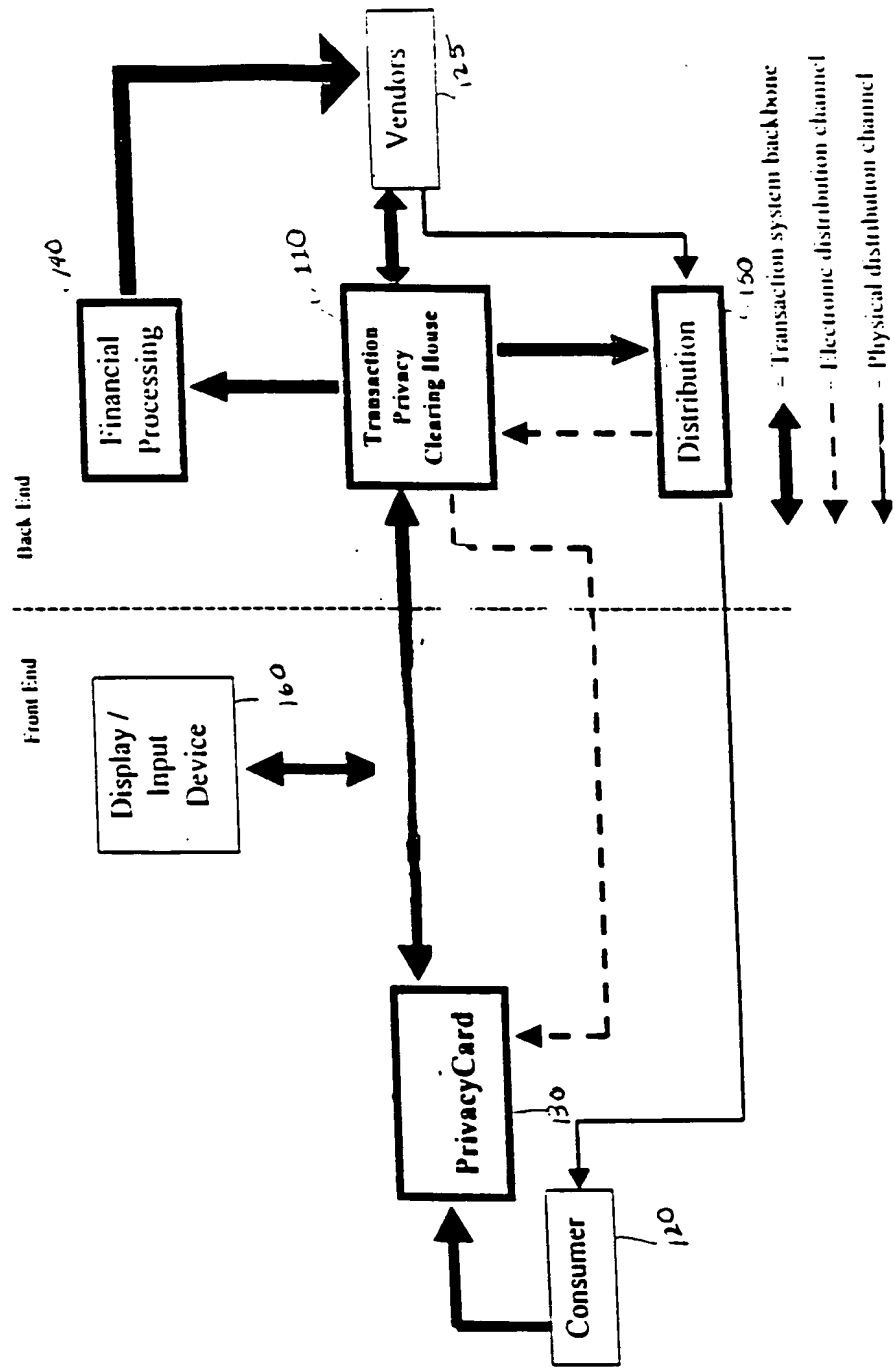


Fig 1

# Commerce General Architecture - POS Terminal:

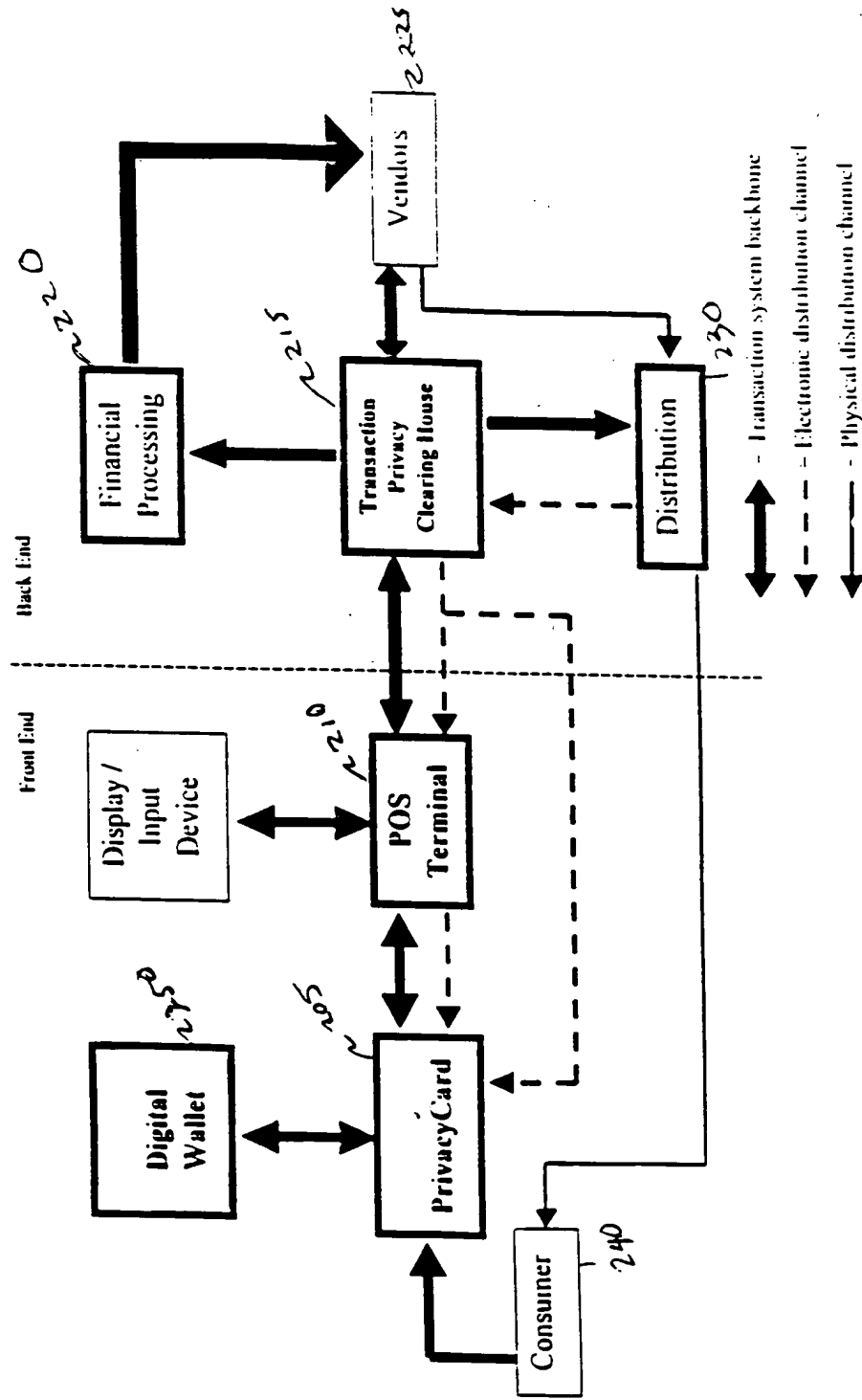


Fig 2

# Commerce In-Home Environment

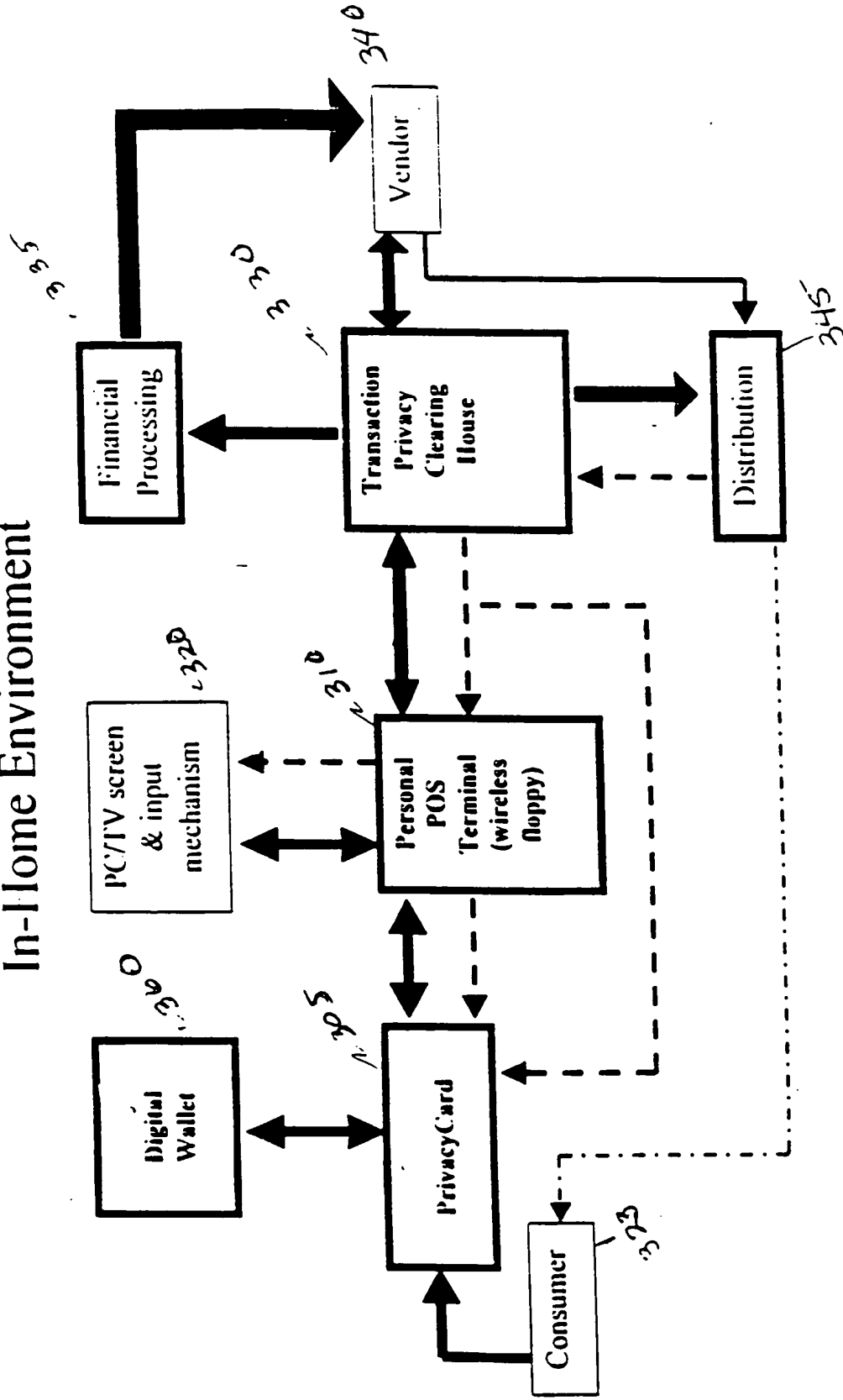


Fig 3

# In-Store Retail Environment

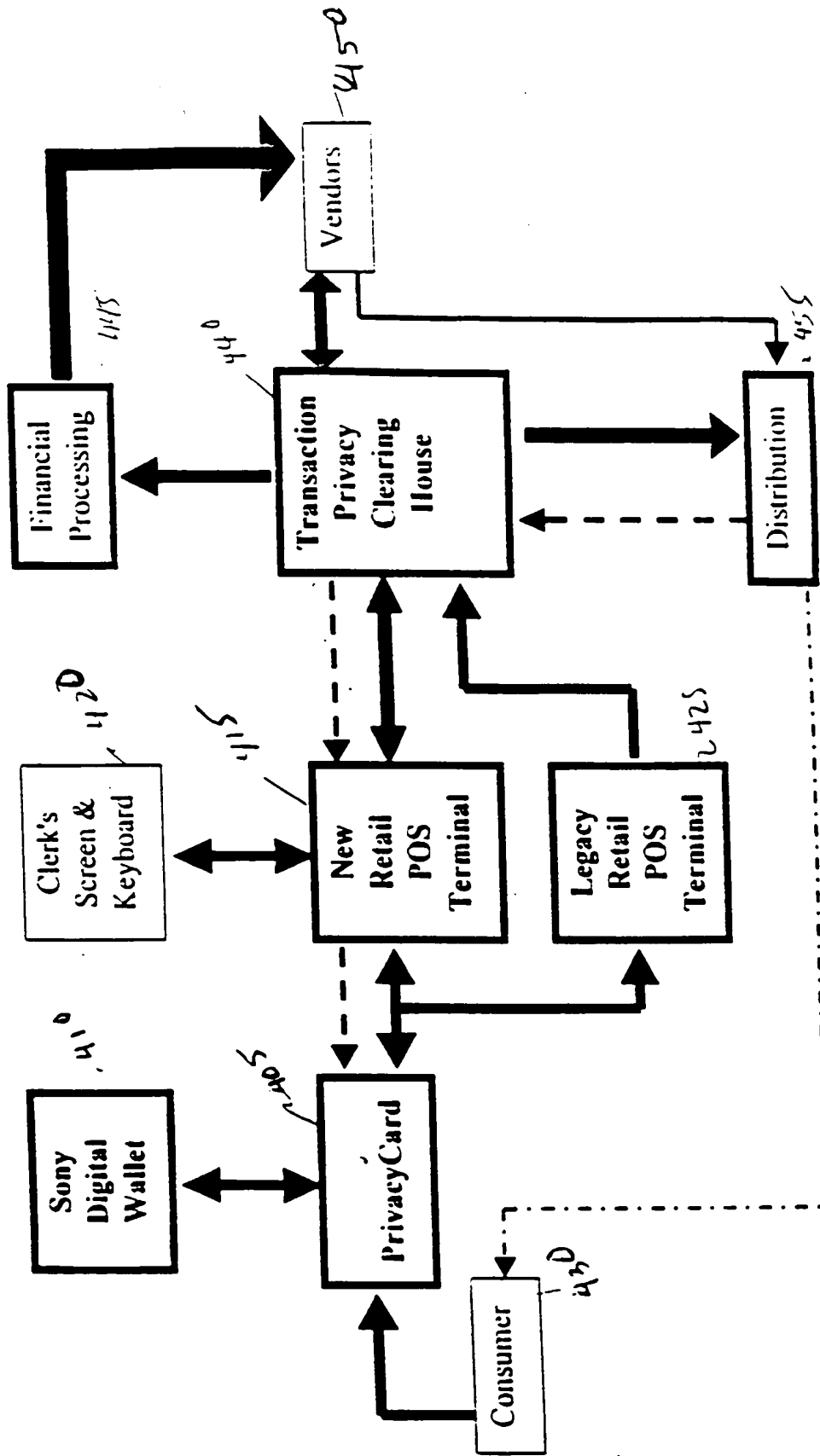


Fig 4

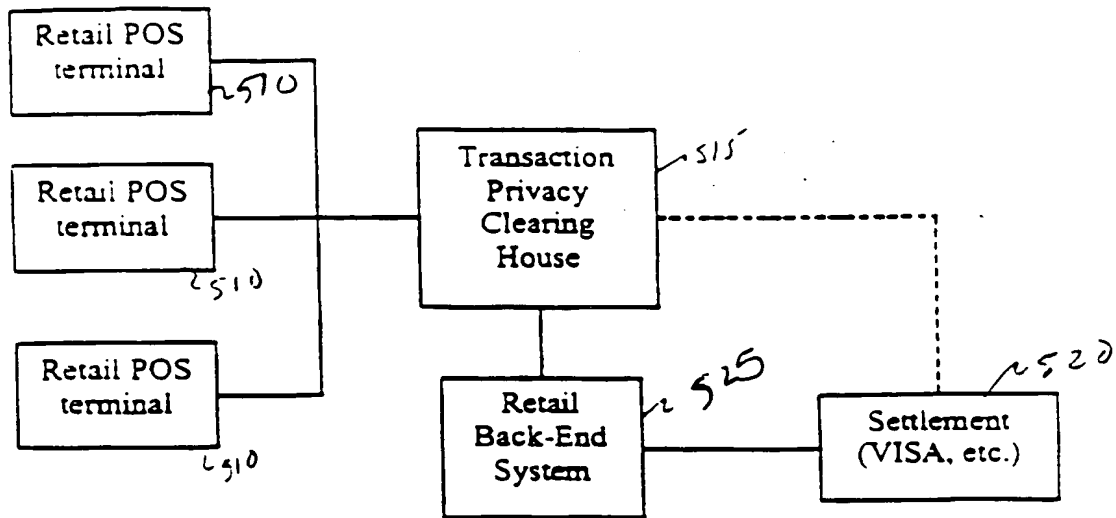


Diagram 5a: A retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

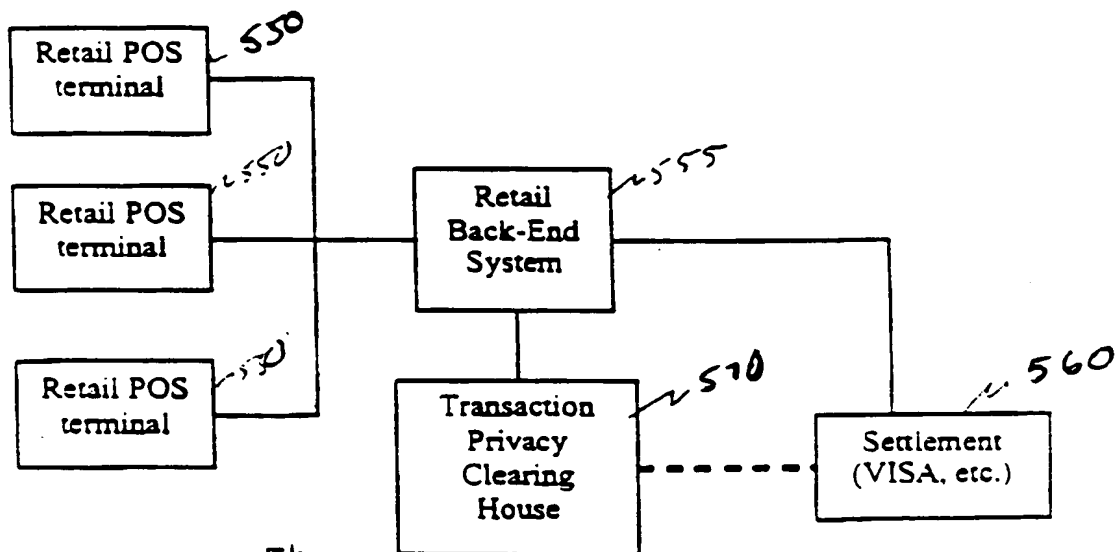
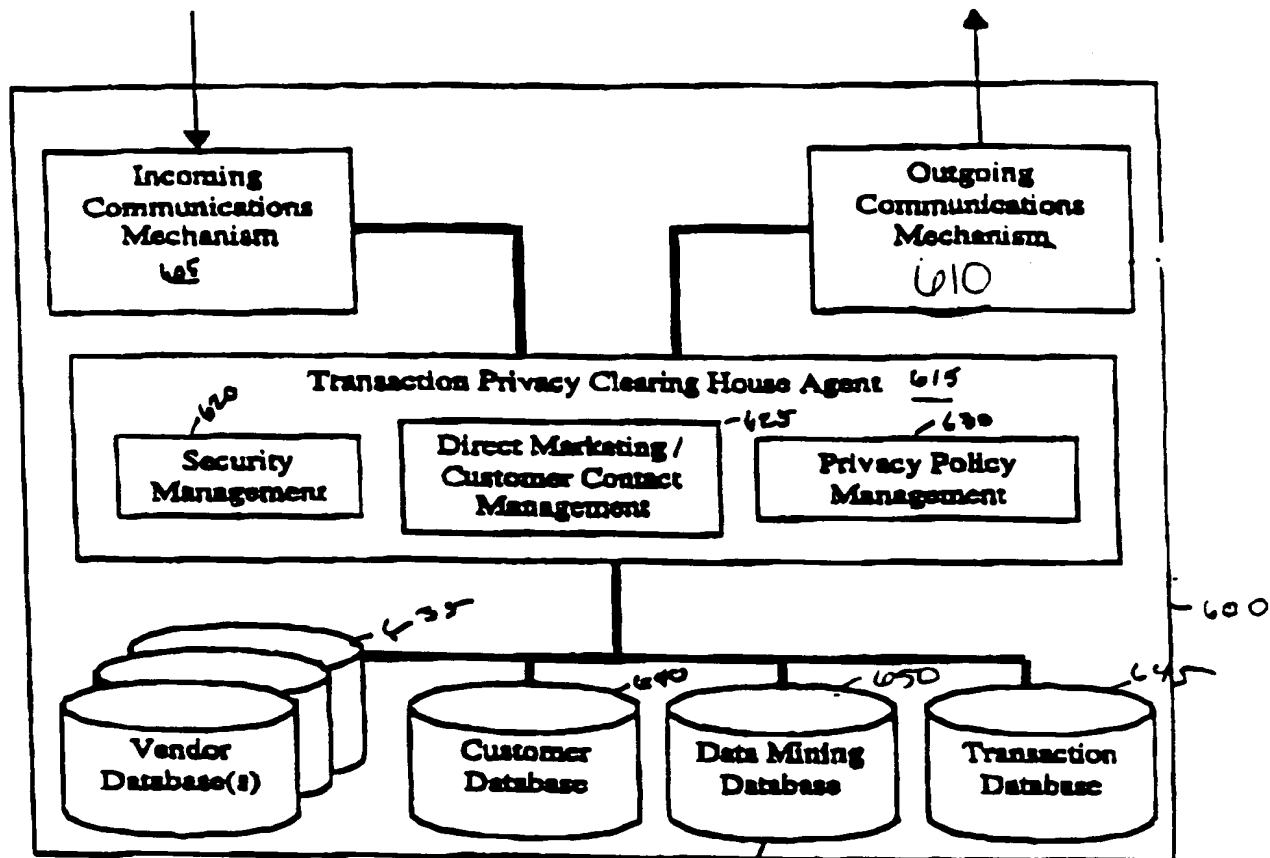


Diagram 5b: An alternative embodiment of the retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system



Transaction Privacy Clearing House: Major Components

Fig. 6

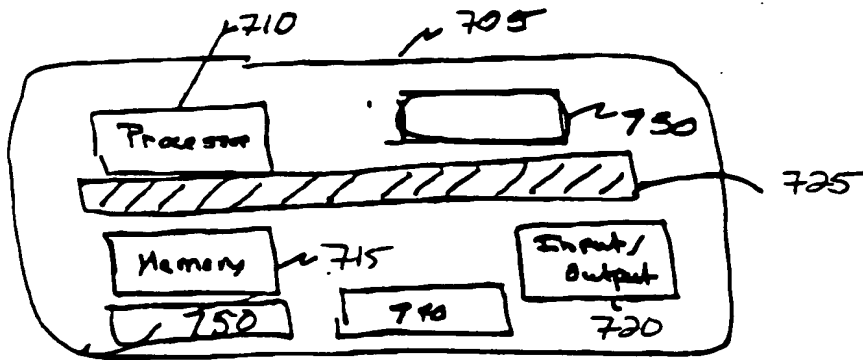


Figure 7a

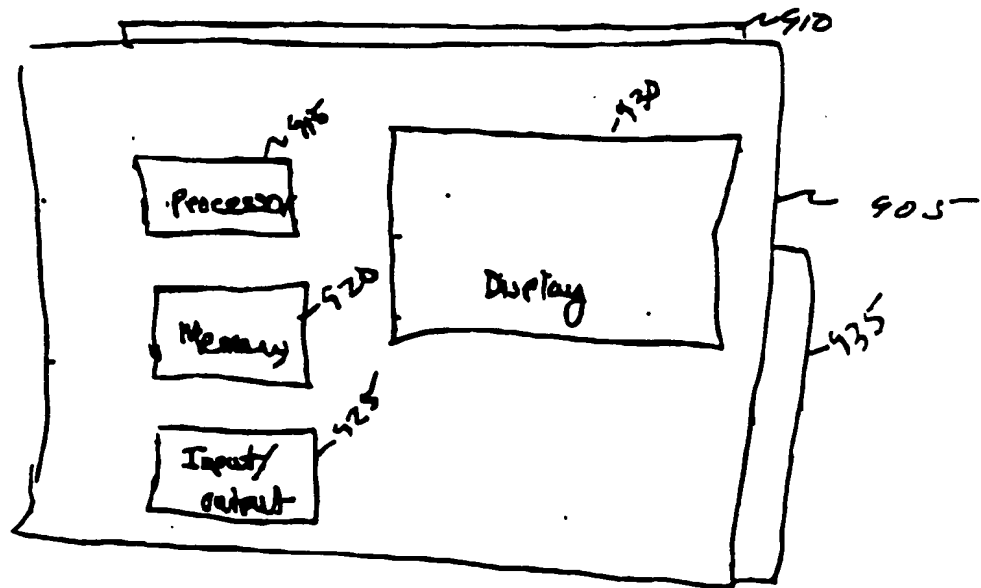
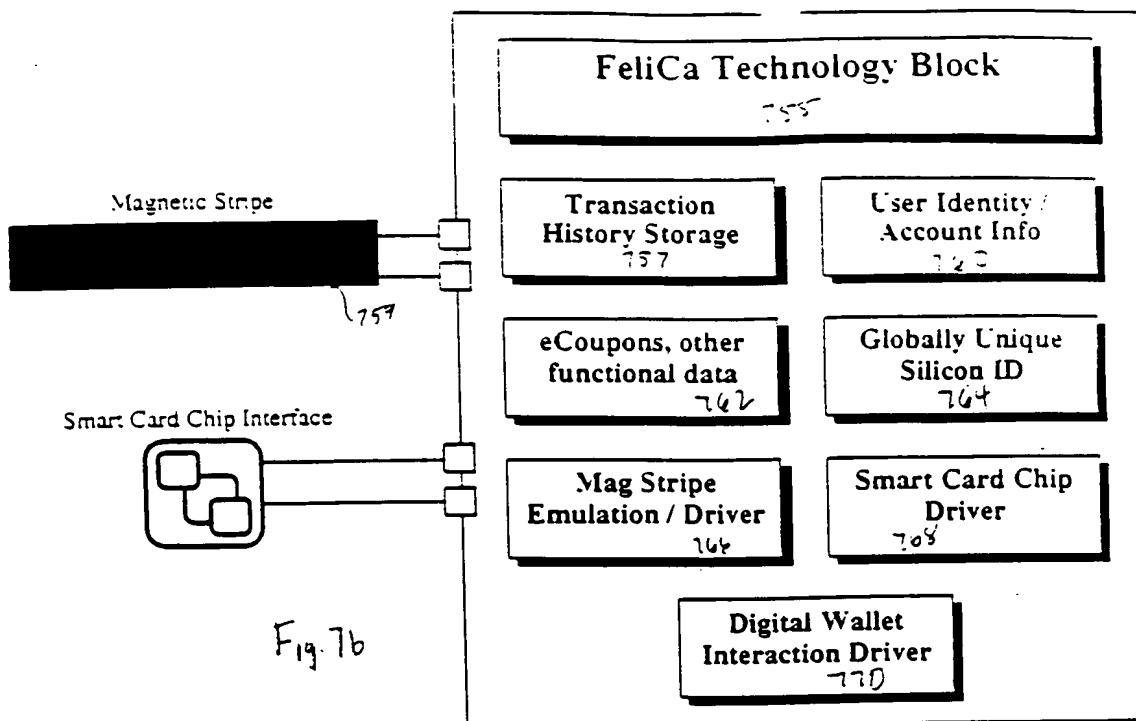
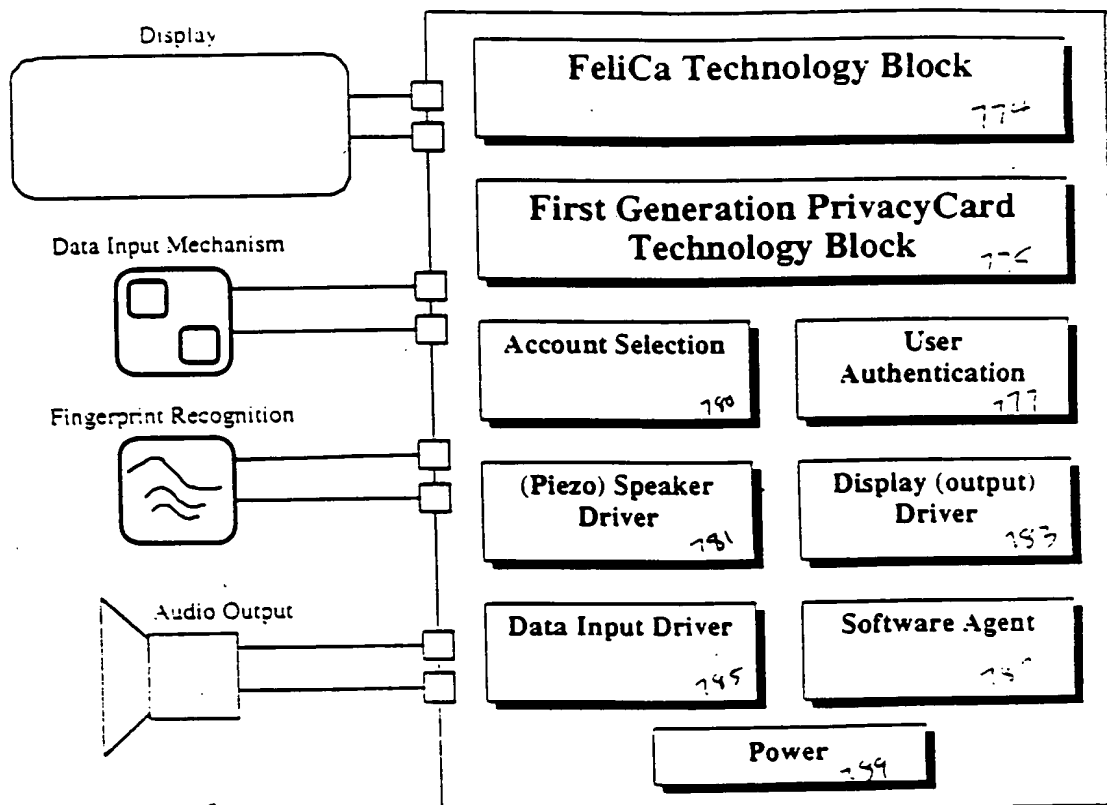


Figure 9a







Fg. 7c

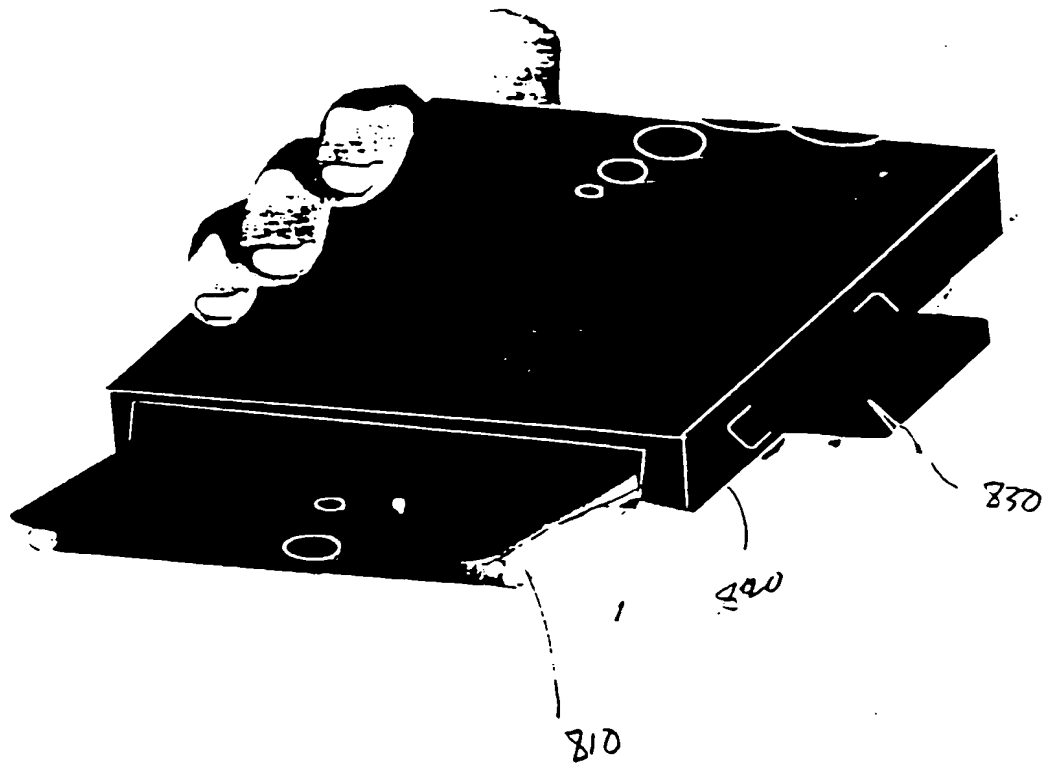


Fig 8

Digital Wallet and  
Privacy Card

## Digital Wallet

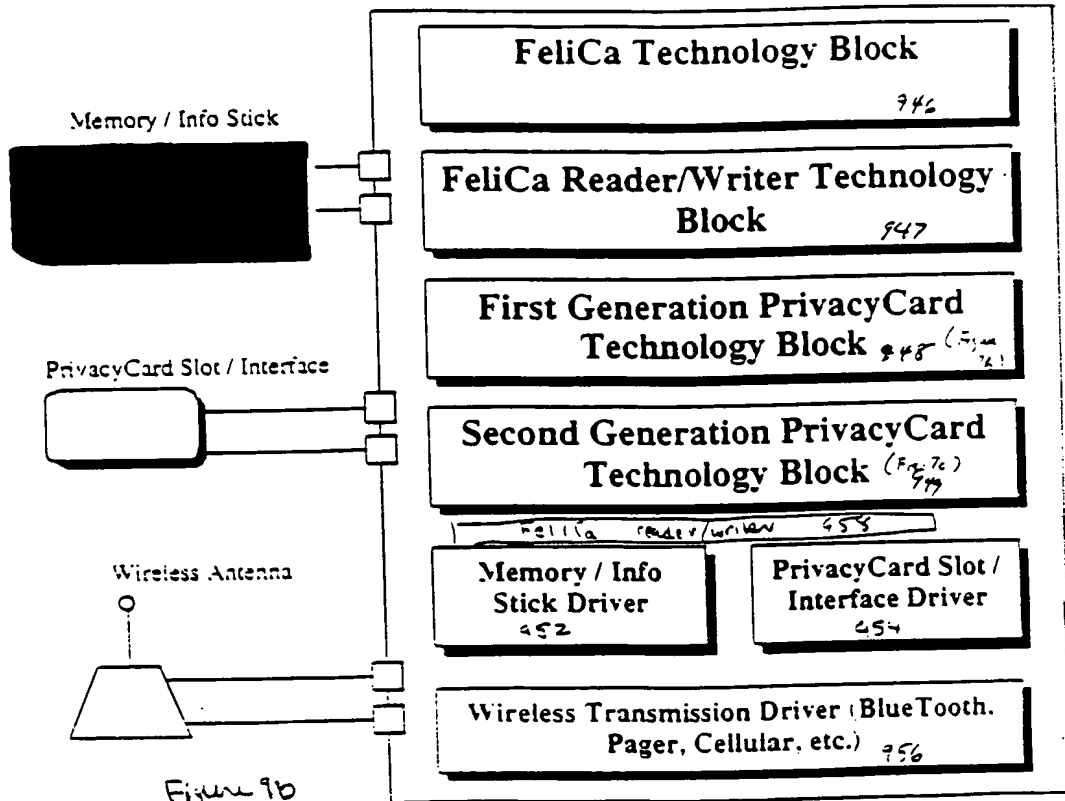


Figure 9b

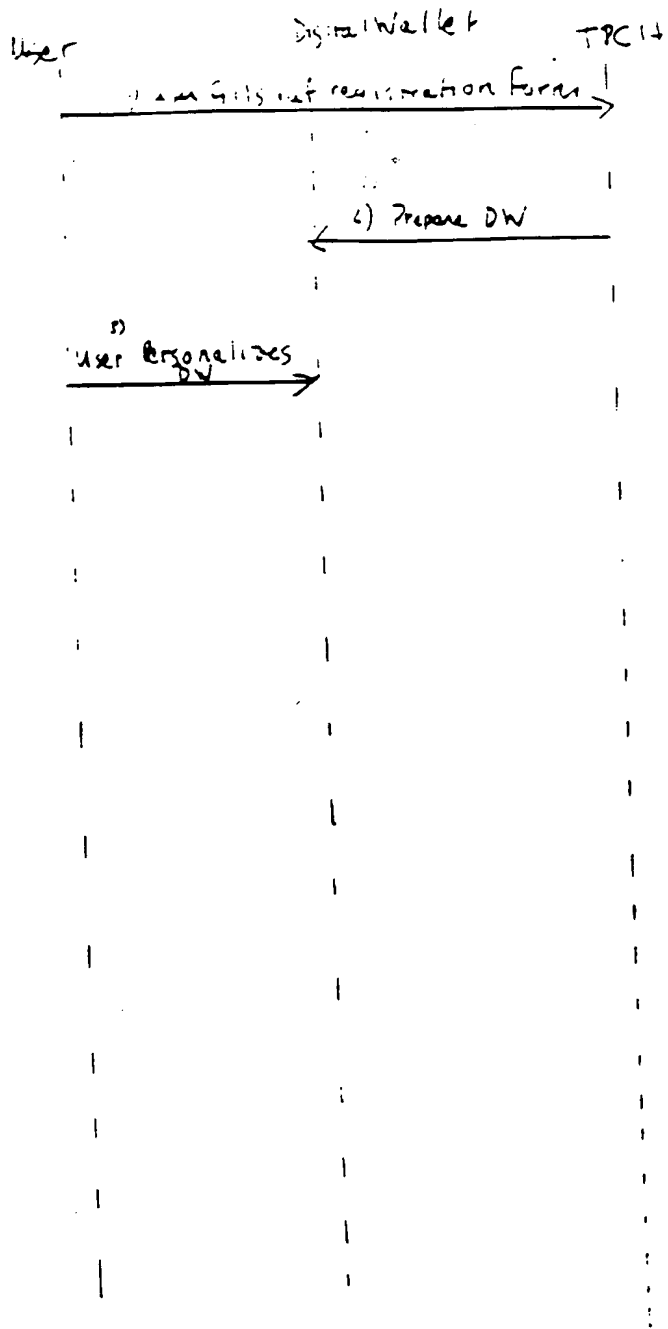


Fig 10

Setup of Digital  
wallet

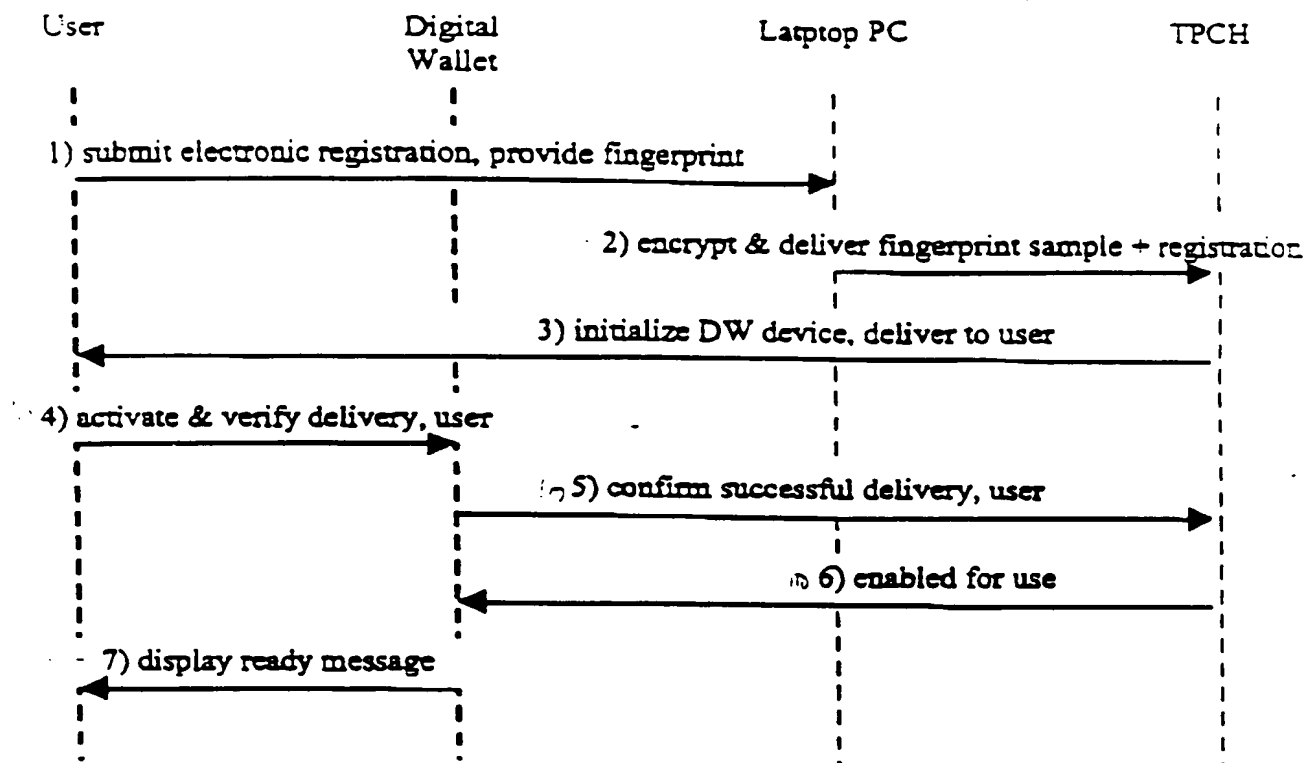


Fig 11

Digital Wallet Setup  
(Alternate Embodiment)

Host

SW

Device (SW)

PC

Host sends open card info to SW

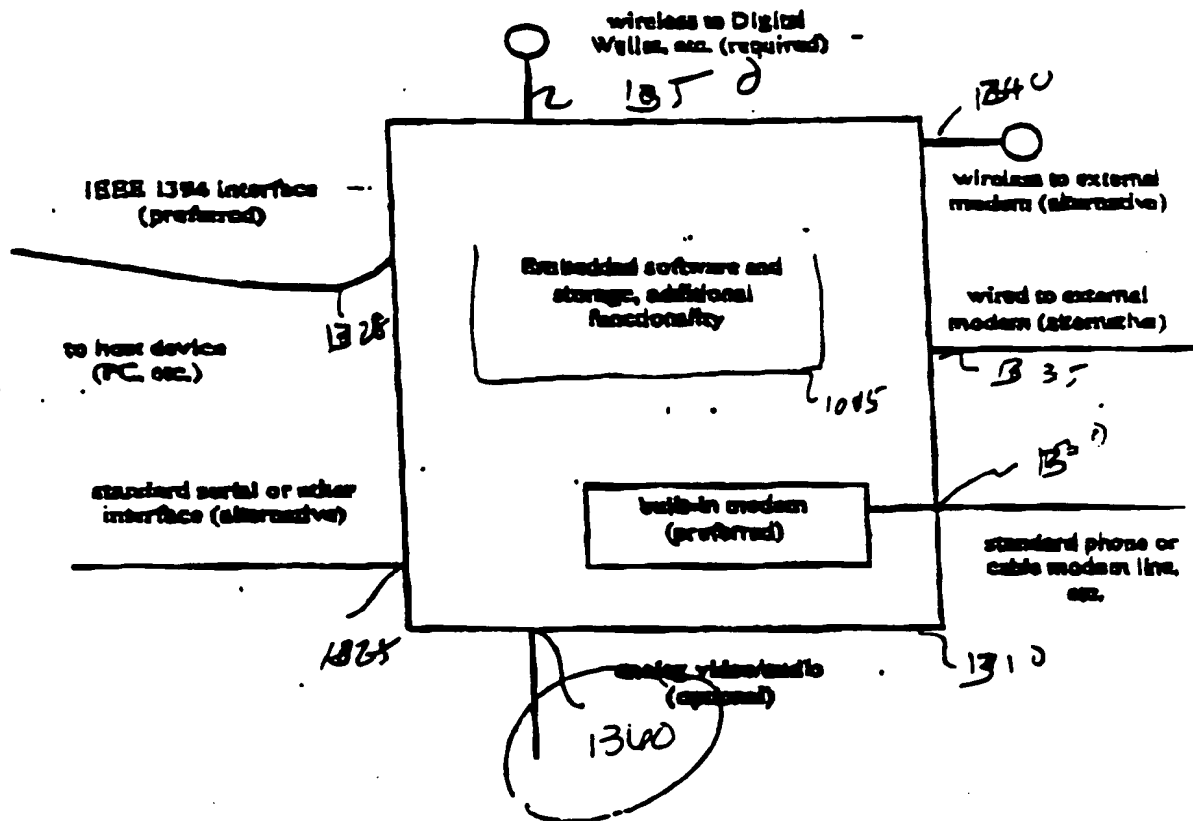
SW confirms open mode

Host confirms xfer to secure mode

SW provides keys

Fig. 12

Conversion of card to Secure



POS Terminal

Fig. 13

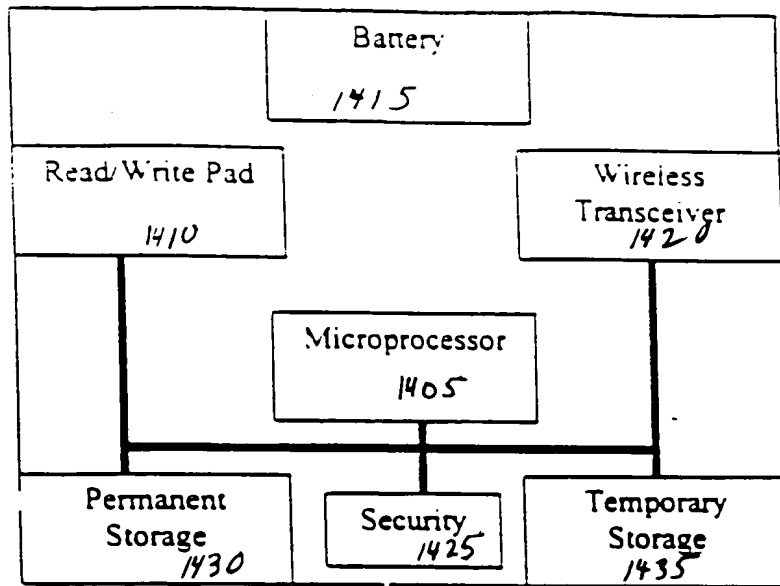


Diagram of the major components of the PersonalPOS, showing the data/address bus interconnect.

Fig 14



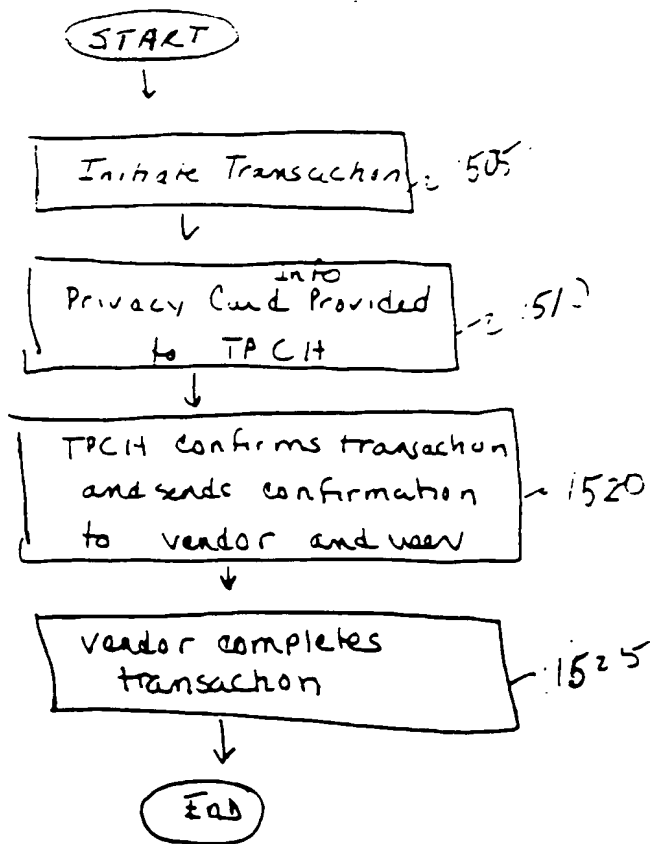


Fig. 15

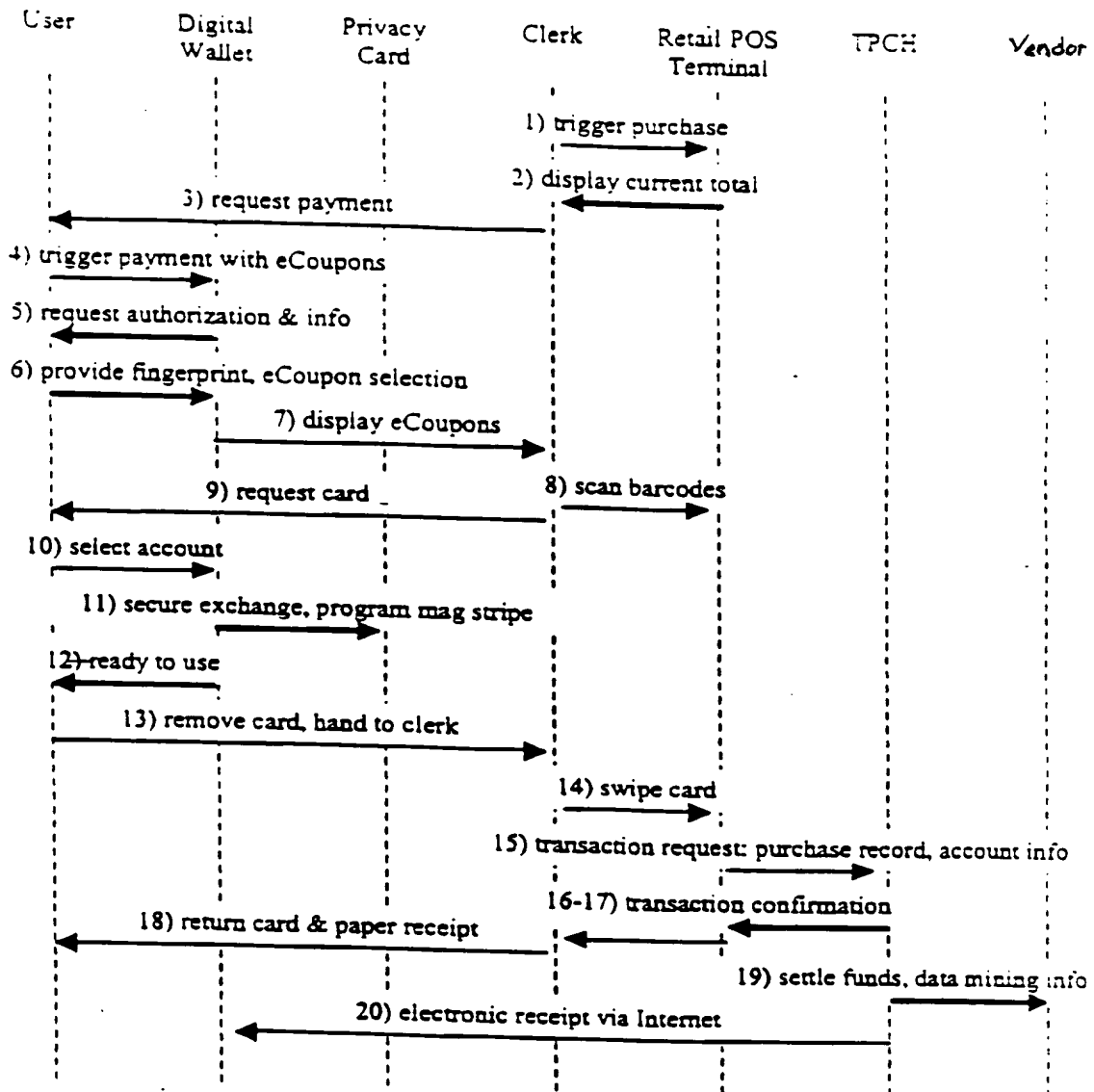


Fig 16

Retail Transaction

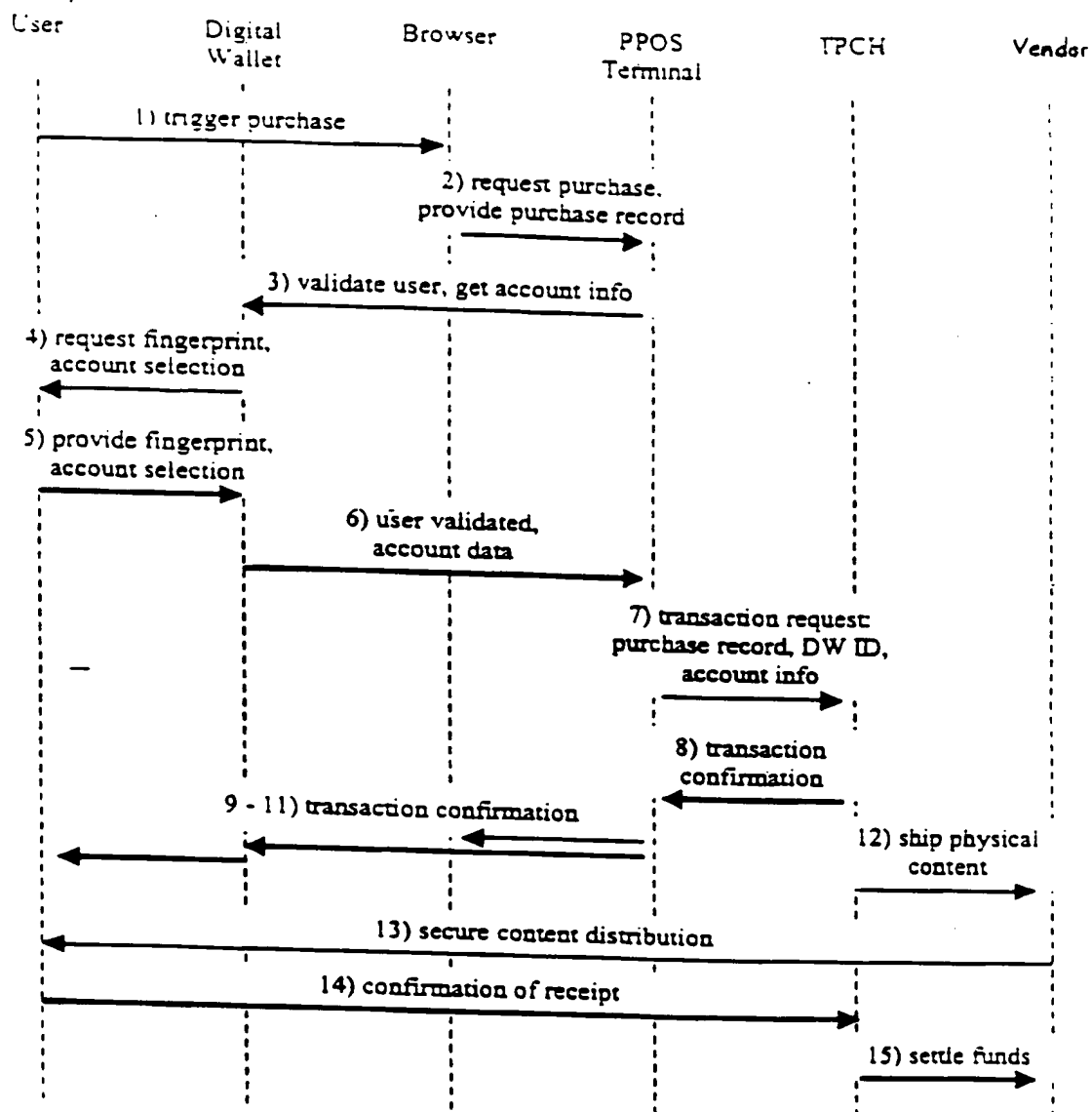


Fig. 17

Web Transaction

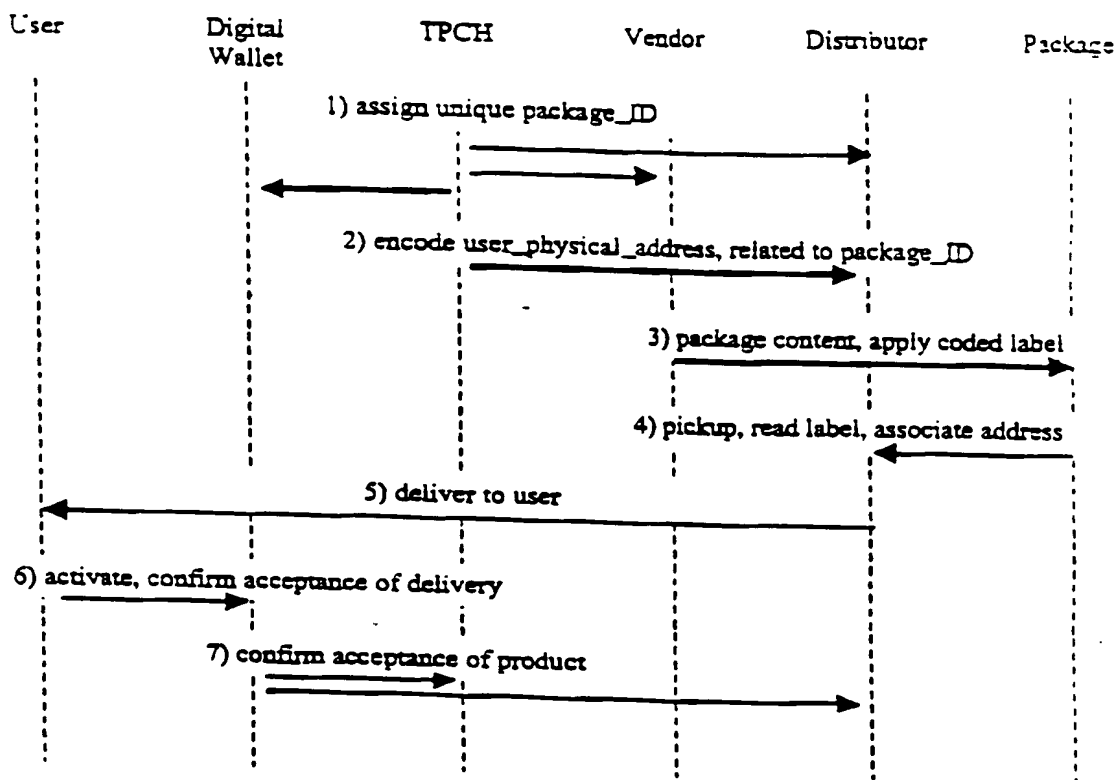


Fig. 18

Delivery of Product:-

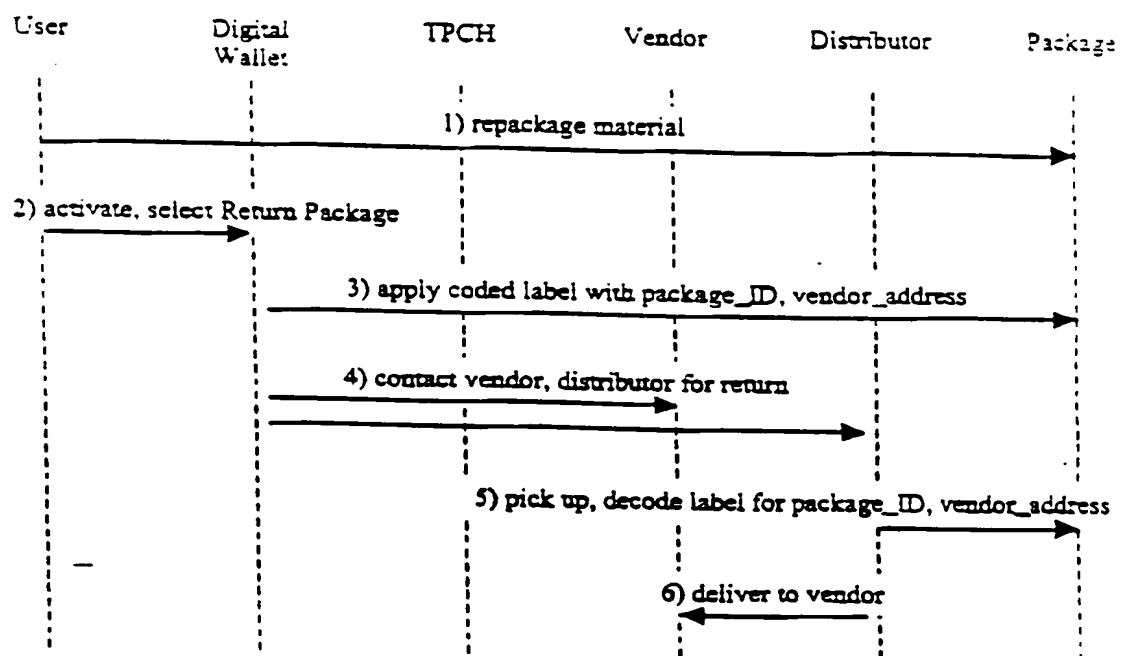


Fig 19

Return of Product

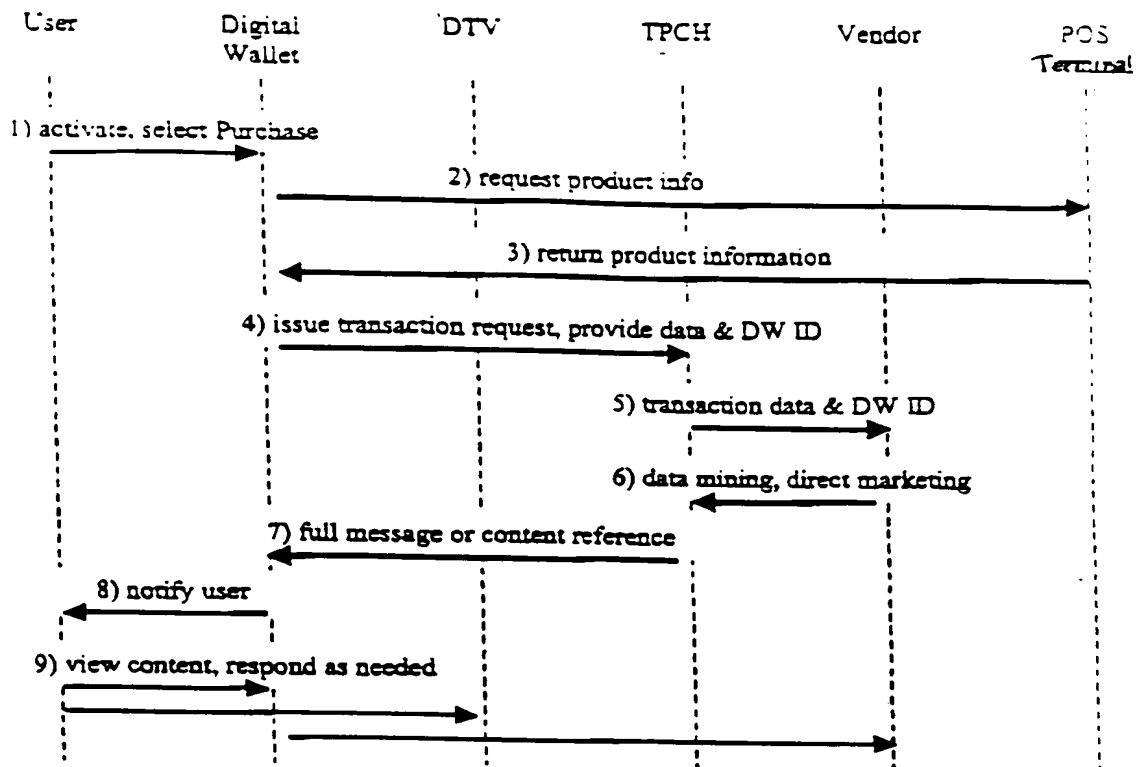
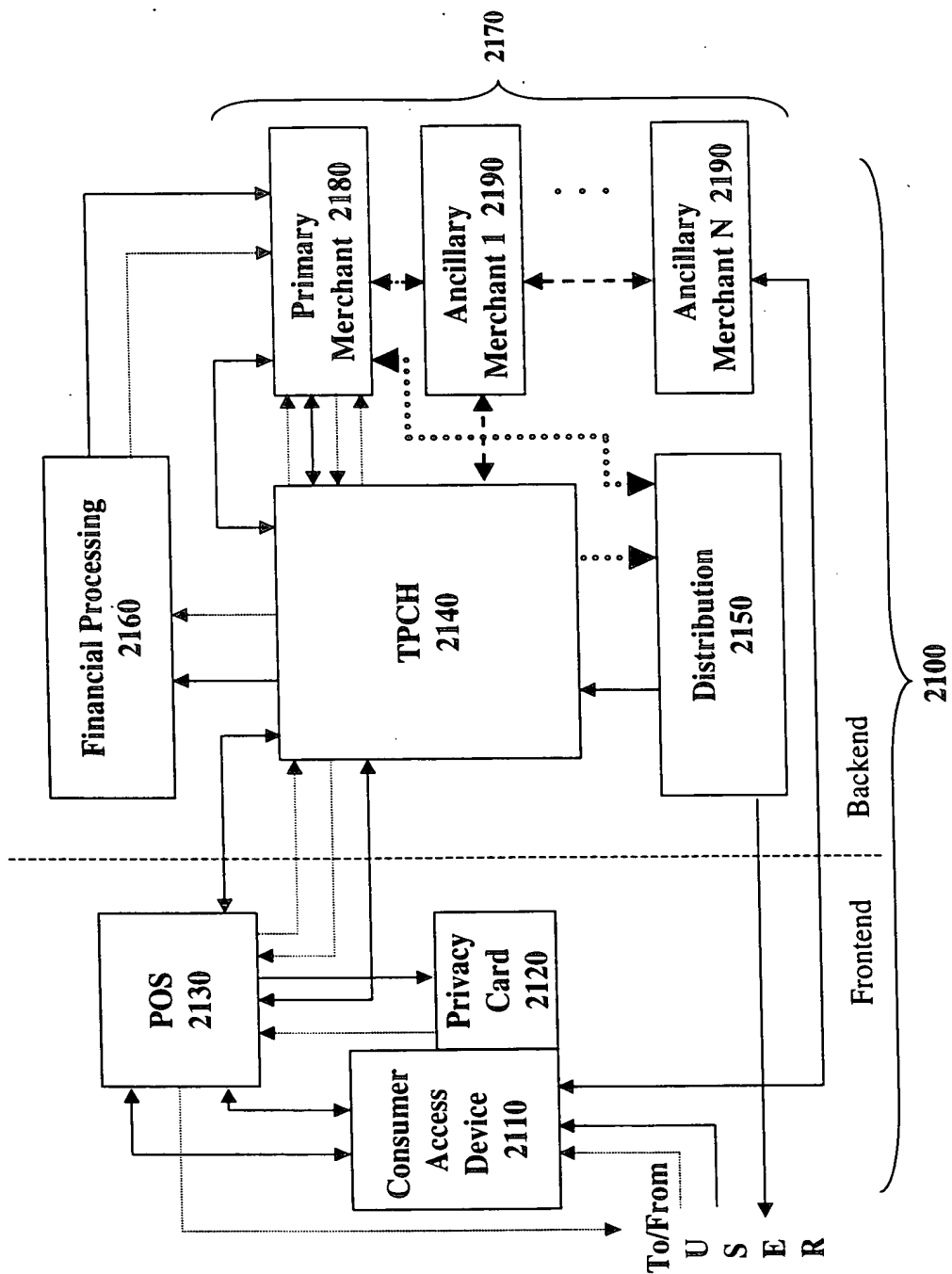
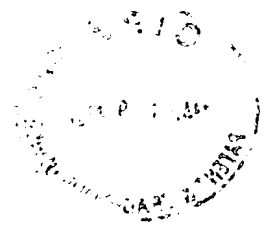


Fig 20

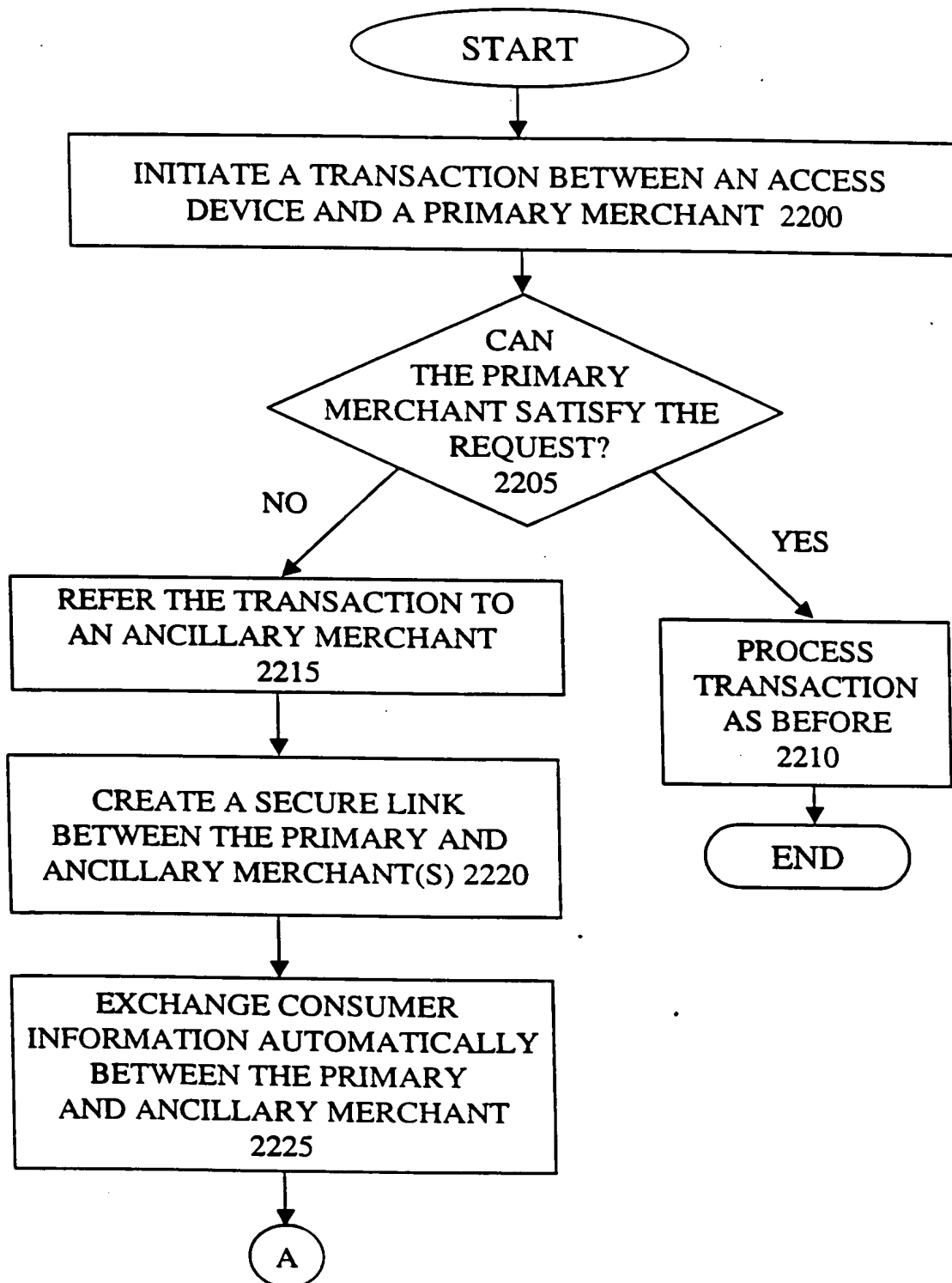
Data Mining

FIG. 21





**FIG. 22A**





**FIG. 22B**

